



# **2011-2012 LOCAL GOVERNMENT FLOOD INFORMATION GUIDE**

**PREPARED BY  
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## **INTRODUCTION**

Floods can happen anywhere, anytime. Major storms, like hurricanes, are not the only causes of flooding. Most floods are too small or local to qualify for relief assistance. You do not have to live near water or in a flood zone to become flooded. In fact, approximately 30% of flood insurance claims come from areas outside of the 100-year floodplain and are designated as low-risk zones.

Not all insurance policies cover flood damages. Losses due to flooding **are not** covered under most homeowner's and business owner's insurance policies. Flood insurance is available through the National Flood Insurance Program (NFIP) administered by the Federal Emergency Management Agency (FEMA). If you live in a community that participates in the NFIP, flood insurance is available. The NFIP, in conjunction with property or casualty insurance agents, brokers or with most of the country's major insurance companies and independent insurance agents, offers flood insurance to individuals and businesses located within NFIP participating communities throughout the United States. Flood insurance provides coverage for damages to structures, contents, flood-related erosion and other types of flood-caused damages. Whether you are a renter or own your home (including condominiums) or business, you can purchase flood insurance.

A community that participates in the NFIP must comply with FEMA's minimum standards for floodplain management. For those communities that do, the NFIP created the Community Rating System (CRS) program. The CRS is a voluntary program that recognizes community efforts that go above and beyond the minimum standards established in the NFIP by reducing flood insurance premiums for renters and property owners. Depending upon the level of participation in the CRS by the community, the discounts range from 5% to 45%. Santa Rosa County, City of Gulf Breeze and the City of Milton all are currently participants in the CRS program. See your Insurance Agent regarding the CRS discount on your policy.

A community that chooses to participate in the Community Rating System determines which of the 18 public information and floodplain management activities to perform. Each participating community assigns a CRS Coordinator who is responsible for the CRS program application and to make sure that the community performs the activities chosen. The following table outlines the discounts available for citizens

Jurisdiction	CRS Rating As of 1/07/11	Discount AE or VE Zone	Discount A Zone	Preferred Risk Zone**
Santa Rosa County Unincorporated	6	20%	10%	0%
City of Milton	8	10%	5%	0%
City of Gulf Breeze	8	10%	5%	0%

\*\*Policies in this zone are already discounted and thus receive no additional discounts.

## **PURPOSE**

Many areas of Santa Rosa County can be considered low-lying or subject to flooding. Therefore, **unincorporated** Santa Rosa County and most of the communities within the County participate in the National Flood Insurance Program and the Community Rating System. This document was created to provide contacts within the jurisdictions who can answer questions regarding flooding, the CRS program, flood and evacuation zones, flood hazards, and flood protection. In addition, these people can increase your awareness of the hazards of flooding, mitigating the effects from flooding and flood damage, and to assist with flood protection.

The following directories identify the contact(s) in the jurisdictions throughout Santa Rosa County. Additionally, contacts are listed for the surrounding counties, State governmental agencies and Federal government for further information and requests for flood related materials such as publications and maps. For your convenience, website addresses are listed for those jurisdictions and other governmental agencies that have created web pages and links to various departments and staff, or provide flood-related or mitigation information.

## **RIVERINE FLOODING**

Santa Rosa County has numerous rivers, creeks and streams running through it. The County is separated from Escambia County by the Escambia River which is by far the largest of the rivers. The Blackwater River, Yellow River, East Bay River, as well as Pond Creek, Big Coldwater Creek all factor into the riverine flooding in Santa Rosa County. All of these rivers and creeks are known to flood, some to devastating effect. Riverine flooding occurs when water levels rise in a river due to excessive rain from tropical systems making landfall, persistent thunderstorms over the same area for extended periods of time. Riverine flooding was prevalent in the Blackwater River floodway in the Spring of 2009 and 2010.

## **INLAND FLOODING OR PONDING**

Excessive rainfall can cause ponding in low lying areas of Santa Rosa County. Stormwater runoff from impervious surfaces (concrete, asphalt, etc) can also cause ponding to occur. In severe cases this rapid accumulation of water can cause a flash flood. Flash floods can occur with little or no warning. Flash flood damage and most fatalities tend to occur in areas immediately adjacent to a stream or arroyo. Flash floods are very strong -- they can roll boulders, tear out trees, destroy buildings and bridges, and scour out new channels. Rapidly rising water can reach heights of 30 feet or more. Flash flood-producing rains falling on steep terrain can weaken soil and trigger catastrophic mud slides that damage homes, roads, and property.

## **TROPICAL CYCLONES**

A tropical cyclone is a warm-core; non-frontal low pressure system which exhibits synchronized characteristics on a large scale. The storm develops over tropical or subtropical waters and has a definite organized surface circulation. The term tropical cyclone is a generic phrase, which covers tropical disturbances, tropical depressions, tropical storms, and hurricanes.

Tropical cyclones are unpredictable. The Northwest Florida area is considered a vulnerable

location. Santa Rosa County has experienced flooding from several hurricanes since 1871. Among the most severe were those of 1906, 1926, 1995, 2004 and 2005

In 1906, high tides along the center coasts from Coden, Alabama to Apalachicola, Florida were experienced, with tides of 10 to 12 feet reported at Milton. The 1926 hurricane covered nearly the same region with tides of over 14 feet at Milton. The storm surge pushed logs floating in the Blackwater River upstream and destroyed the East Milton River Bridge which had been constructed the previous year. The flooding of the Blackwater River reached as far inland as Canal Street in the City of Milton.

1995 saw two Hurricanes (Erin and Opal) category 2 and 3 respectively. The storm surge from Hurricane Erin was 7 feet at Navarre Beach, causing flooding and wind damage to residential and commercial structures. Over 2000 structures were damaged from Pensacola to Mary Ester, including Pensacola and Navarre Beaches. Hurricane Opal made landfall on October 4, 1995 near Pensacola Beach. Hurricane force winds were in excess of 100 miles per hour. The beaches and dune systems, already weakened by Hurricane Erin, sustained extensive erosion and wash over as a result of the storm. Storm surge varied between 5 and 14 feet depending on location. Breaking waves in some areas added approximately 10 feet to the reported storm surge. High water marks above mean sea level varied based on location; Navarre Beach reported 10 to 12 feet. Beach and dune erosion, as well as damage to commercial and residential structures, was extensive for Navarre Beach, Santa Rosa Sound, Blackwater Bay and the associated river systems.

The 2004 Hurricane Season was an unprecedented season for Florida as we were hit with a major hurricane (Ivan). Santa Rosa County received a Presidential Disaster Declaration. Hurricane Ivan was the strongest hurricane of the 2004 Atlantic hurricane season. Ivan reached Category 5 strength on the Saffir-Simpson Hurricane Scale, the highest possible category, and it became the sixth most intense Atlantic hurricane on record, as well as the only Category 5 storm of the season. After peaking in strength, it moved north-northwest across the Gulf of Mexico to make landfall as a strong Category 3 storm in the United States, near Gulf Shores, Alabama, causing very heavy damage. Ivan dropped heavy rains on Santa Rosa County as it looped across Florida and back into the Gulf of Mexico. The damages from Hurricane Ivan were extensive. The Interstate 10 bridge from Escambia County to Santa Rosa County was heavily damaged by the storm surge. Navarre Beach experienced beach and dune erosion. There were in excess of 5300 residential and commercial buildings damaged or destroyed.

On July 10, 2005, Hurricane Dennis made landfall at Navarre Beach with a storm surge of between 7 and 10 feet and winds of 115 to 120 miles per hour. Highest wind gust recorded was 121 miles per hour at Navarre Beach. Dennis was a fast moving category 3 storm and did not cause the extensive flooding that Ivan did in 2004. The damage to residential and commercial structures already weakened by Ivan was severe.

Heavy rains in March and April 2009, flooded many roads and some structures along Santa Rosa County rivers and creeks. Bridges were washed out, causing many residents to be stranded with no way to either get out or no way to return to their property. The damages were not as severe as they could have been, as most structures were properly elevated.

There were however, several structures located in a Zone X, (Area of Minimal Flooding) which did sustain flooding damages.

History teaches that a lack of hurricane awareness and preparation are common threads among all major hurricane disasters. By knowing your vulnerability and what actions you should take, you can reduce the effects of a hurricane disaster. This Flood Information Reference Guide serves as a tool for you in preparing for a hurricane and for mitigating the effects from tropical cyclones and heavy rain or weather events such as flooding and wind damage.

### **Hurricanes and Typhoons:**

Both hurricanes and typhoons are warm-core tropical cyclones in which the maximum sustained surface wind is 74 miles per hour (64 knots) or more. Hurricanes are found in the Atlantic Ocean and eastern Pacific Ocean. A typhoon is a hurricane on the other side of the International Dateline.

#### **HURRICANE NAMES**

<b><u>2011</u></b>	<b><u>2012</u></b>	<b><u>2013</u></b>	<b><u>2014</u></b>	<b><u>2015</u></b>
Arlene	Alberto	Andrea	Arthur	Ana
Bret	Beryl	Barry	Bertha	Bill
Cindy	Chris	Chantal	Cristobal	Claudette
Don	Debby	Dorian	Dolly	Danny
Emily	Ernesto	Erin	Edouard	Erika
Franklin	Florence	Fernand	Fay	Fred
Gert	Gordon	Gabrielle	Gonzalo	Grace
Harvey	Helene	Humberto	Hanna	Henri
Irene	Isaac	Ingrid	Isaias	Ida
Jose	Joyce	Jerry	Josephine	Joaquin
Katia	Kirk	Karen	Kyle	Kate
Lee	Leslie	Lorenzo	Laura	Larry
Maria	Michael	Melissa	Marco	Mindy
Nate	Nadine	Nestor	Nana	Nicholas
Ophelia	Oscar	Olga	Omar	Odette
Philippe	Patty	Pablo	Paulette	Peter
Rina	Rafael	Rebekah	Rene	Rose
Sean	Sandy	Sebastien	Sally	Sam
Tammy	Tony	Tanya	Teddy	Teresa
Vince	Valerie	Van	Vicky	Victor
Whitney	William	Wendy	Wilfred	Wanda

### **The Saffir-Simpson Hurricane Wind Scale:**

**The Saffir-Simpson Hurricane Wind Scale** is a 1-5 rating based on the hurricane's intensity. This is used to give an estimate of the potential property damage and flooding expected along the coast from a hurricane landfall. Wind speed is the determining factor in the scale, as storm surge values are highly dependent on the slope of the continental shelf in the landfall region. For the purposes of this Scale, all winds were measured using the U.S. 1-minute average, meaning that the winds speeds are measured and averaged over a period of one minute. The following table incorporates the Saffir-Simpson Hurricane Wind Scale to compare each of the tropical cyclones and the possible damages expected as a result of the increasingly intensity of a storm. This scale does not address the potential for other hurricane-related impacts (storm surge, flooding from rain, or tornadoes).

**Flooding** will occur from wind-driven waters and the rising waters from the hurricane storm surge. A storm surge is an abnormal rise in sea level 50 to 100 miles wide that sweeps across the coast near where the eye of accompanying a hurricane or other intense storm makes landfall.

The storm surge height is measured as the difference between the observed level of the sea surface during the storm and the level that would have occurred in the absence of the tropical cyclone. Storm surge is usually estimated by subtracting the normal or astronomic tide from the observed storm tide. In addition, waves on top of the storm surge will create an even greater high-water mark and increase the storm's devastation. Therefore, the storm surge is the greatest threat to life and property. Most hurricane-related deaths are caused by drowning. For more information see the following National Hurricane Center's *Storm Surge Scales and Storm Surge Forecasting* document at [http://www.nhc.noaa.gov/sshws\\_statement.shtml](http://www.nhc.noaa.gov/sshws_statement.shtml).

Coastal flooding from tropical cyclones is not the only destructive flood waters. Tropical cyclones can produce widespread torrential rains often in excess of ten inches in a relatively short period of time. A nearly stationary or slow moving storm will bring in very heavy rains which are capable of producing destructive floods. These floods can be a major threat to areas that are not only considered to be coastal, but also areas that are well inland.

The following descriptions are used to describe the Category of Hurricanes and the type of damages to be expected. These descriptions are courtesy of The National Hurricane Center website <http://www.nhc.noaa.gov/sshws.shtml>

**Category One Hurricane** (Sustained winds 74-95 mph, 64-82 kt, or 119-153 km/hr). *Very dangerous winds will produce some damage.* People, livestock, and pets struck by flying or falling debris could be injured or killed. Older (mainly pre-1994 construction) mobile homes could be destroyed, especially if they are not anchored properly as they tend to shift or roll off their foundations. Newer mobile homes that are anchored properly can sustain damage involving the removal of shingle or metal roof coverings, and loss of vinyl siding, as well as damage to carports, sunrooms, or lanais. Some poorly constructed frame homes can experience major damage, involving loss of the roof covering and damage to gable ends as well as the removal of porch coverings and awnings. Unprotected windows may break if struck by flying debris. Masonry chimneys can be toppled. Well-constructed frame homes could have damage to roof shingles, vinyl siding, soffit panels, and gutters. Failure of aluminum, screened-in, swimming pool enclosures can occur. Some apartment building and shopping center roof coverings could be partially removed. Industrial buildings can lose roofing and siding especially from windward corners, rakes, and eaves. Failures to overhead doors and unprotected windows will be common. Windows in high-rise buildings can be broken by flying debris. Falling and broken glass will pose a significant danger even after the storm. There will be occasional damage to commercial signage, fences, and canopies. Large branches of trees will snap and shallow rooted trees can be toppled. Extensive damage to power lines and poles will likely result in power outages that could last a few to several days. Hurricane Dolly (2008) is an example of a hurricane that brought Category 1 winds and impacts to South Padre Island, Texas.

**Category Two Hurricane** (Sustained winds 96-110 mph, 83-95 kt, or 154-177 km/hr). *Extremely dangerous winds will cause extensive damage.* There is a substantial risk of injury or death to people, livestock, and pets due to flying and falling debris. Older (mainly pre-1994 construction) mobile homes have a very high chance of being

destroyed and the flying debris generated can shred nearby mobile homes. Newer mobile homes can also be destroyed. Poorly constructed frame homes have a high chance of having their roof structures removed especially if they are not anchored properly. Unprotected windows will have a high probability of being broken by flying debris. Well-constructed frame homes could sustain major roof and siding damage. Failure of aluminum, screened-in, swimming pool enclosures will be common. There will be a substantial percentage of roof and siding damage to apartment buildings and industrial buildings. Unreinforced masonry walls can collapse. Windows in high-rise buildings can be broken by flying debris. Falling and broken glass will pose a significant danger even after the storm. Commercial signage, fences, and canopies will be damaged and often destroyed. Many shallowly rooted trees will be snapped or uprooted and block numerous roads. Near-total power loss is expected with outages that could last from several days to weeks. Potable water could become scarce as filtration systems begin to fail. Hurricane Frances (2004) is an example of a hurricane that brought Category 2 winds and impacts to coastal portions of Port St. Lucie, Florida with Category 1 conditions experienced elsewhere in the city.

**Category Three Hurricane** (Sustained winds 111-130 mph, 96-113 kt, or 178-209 km/hr). *Devastating damage will occur.* There is a high risk of injury or death to people, livestock, and pets due to flying and falling debris. Nearly all older (pre-1994) mobile homes will be destroyed. Most newer mobile homes will sustain severe damage with potential for complete roof failure and wall collapse. Poorly constructed frame homes can be destroyed by the removal of the roof and exterior walls. Unprotected windows will be broken by flying debris. Well-built frame homes can experience major damage involving the removal of roof decking and gable ends. There will be a high percentage of roof covering and siding damage to apartment buildings and industrial buildings. Isolated structural damage to wood or steel framing can occur. Complete failure of older metal buildings is possible, and older unreinforced masonry buildings can collapse. Numerous windows will be blown out of high-rise buildings resulting in falling glass, which will pose a threat for days to weeks after the storm. Most commercial signage, fences, and canopies will be destroyed. Many trees will be snapped or uprooted, blocking numerous roads. Electricity and water will be unavailable for several days to a few weeks after the storm passes. Hurricane Ivan (2004) is an example of a hurricane that brought Category 3 winds and impacts to coastal portions of Gulf Shores, Alabama with Category 2 conditions experienced elsewhere in this city.

**Category Four Hurricane** (Sustained winds 131-155 mph, 114-135 kt, or 210-249 km/hr). *Catastrophic damage will occur.* There is a very high risk of injury or death to people, livestock, and pets due to flying and falling debris. Nearly all older (pre-1994) mobile homes will be destroyed. A high percentage of newer mobile homes also will be destroyed. Poorly constructed homes can sustain complete collapse of all walls as well as the loss of the roof structure. Well-built homes also can sustain severe damage with loss of most of the roof structure and/or some exterior walls. Extensive damage to roof coverings, windows, and doors will occur. Large amounts of windborne debris will be lofted into the air. Windborne debris damage will break most unprotected windows and penetrate some protected windows. There will be a high percentage of structural damage to the top floors of apartment buildings. Steel frames in older industrial buildings can collapse. There will be a high percentage of collapse to older

unreinforced masonry buildings. Most windows will be blown out of high-rise buildings resulting in falling glass, which will pose a threat for days to weeks after the storm. Nearly all commercial signage, fences, and canopies will be destroyed. Most trees will be snapped or uprooted and power poles downed. Fallen trees and power poles will isolate residential areas. Power outages will last for weeks to possibly months. Long-term water shortages will increase human suffering. Most of the area will be uninhabitable for weeks or months. Hurricane Charley (2004) is an example of a hurricane that brought Category 4 winds and impacts to coastal portions of Punta Gorda, Florida with Category 3 conditions experienced elsewhere in the city.

**Category Five Hurricane** (Sustained winds greater than 155 mph, greater than 135 kt, or greater than 249 km/hr). *Catastrophic damage will occur.* People, livestock, and pets are at very high risk of injury or death from flying or falling debris, even if indoors in mobile homes or framed homes. Almost complete destruction of all mobile homes will occur, regardless of age or construction. A high percentage of frame homes will be destroyed, with total roof failure and wall collapse. Extensive damage to roof covers, windows, and doors will occur. Large amounts of windborne debris will be lofted into the air. Windborne debris damage will occur to nearly all unprotected windows and many protected windows. Significant damage to wood roof commercial buildings will occur due to loss of roof sheathing. Complete collapse of many older metal buildings can occur. Most unreinforced masonry walls will fail which can lead to the collapse of the buildings. A high percentage of industrial buildings and low-rise apartment buildings will be destroyed. Nearly all windows will be blown out of high-rise buildings resulting in falling glass, which will pose a threat for days to weeks after the storm. Nearly all commercial signage, fences, and canopies will be destroyed. Nearly all trees will be snapped or uprooted and power poles downed. Fallen trees and power poles will isolate residential areas. Power outages will last for weeks to possibly months. Long-term water shortages will increase human suffering. Most of the area will be uninhabitable for weeks or months. Hurricane Andrew (1992) is an example of a hurricane that brought Category 5 winds and impacts to coastal portions of Cutler Ridge, Florida with Category 4 conditions experienced elsewhere in south Miami-Dade County.

## **TROPICAL CYCLONE COMPARISON INCORPORATING** **THE SAFFIR-SIMPSON HURRICANE WIND SCALE**



<b>Storm Classification</b>	<b>Winds (mph/k)</b>	<b>Storm Surge (feet)</b>	<b>Predicted Damage</b>	<b>Comments / Possible Damages</b>
<b>Tropical Disturbance</b>	-	-	<b>Minimal</b>	A discrete tropical weather system of apparently organized convection; generally 100 to 300 miles in diameter; originating in the tropics or subtropics, having a nonfrontal migratory character, and maintaining its identity for 24 hours or more. It may or may not be associated with a detectable blob of thunderstorms. The Hurricane Hunters may fly a "low-level investigative mission" on a tropical disturbance to see if the winds are forming a "closed circulation", which means it is reaching the next stage of development, the tropical depression.
<b>Tropical Depression</b>	< 38 / 33	-	<b>Minimal</b>	The storm exhibits a closed circulation pattern. At this point, the storm gets a cyclone number, starting with "TD01" at the beginning of each storm season.
<b>Tropical Storm</b>	39 - 73 / 34 - 63	< 4	<b>Minimal</b>	In this stage of development, the cyclone gets a name. In the Atlantic/Caribbean/Gulf of Mexico basin, the names start with "A" each season. Locally, TS Josephine, 1986, had tropical storm winds.

<b>Hurricane Category 1</b>	<b>74 - 95 / 64 - 82</b>	<b>4 - 5</b>	<b>Minimal</b>	Damage is primarily to shrubbery, trees, foliage, and unanchored manufactured homes. No real damage to other structures. Some damage to poorly constructed signs. . Hurricane Gladys, 1968, made landfall at Homosassa Springs with minimal hurricane winds in Santa Rosa County.
<b>Hurricane Category 2</b>	<b>96 – 110 / 83 - 95</b>	<b>6 - 8</b>	<b>Moderate</b>	Storm damages may include some roofing material, door, and window damage of buildings. Considerable damage to shrubbery and trees with some trees blown down. Major damage to mobile homes, poorly constructed signs, and piers. Evacuation on coastal and low-lying areas required. In 1966, Hurricane Alma paralleled the Santa Rosa County coast 50 miles off-shore with 90 mph winds in the County.

<b>Hurricane Category 4</b>	<b>Hurricane Category 3</b>
<b>131 - 155/ 114 - 113</b>	<b>111 - 130 / 96 - 113</b>
<b>13 - 18</b>	<b>9 - 12</b>
<b>Extreme</b>	<b>Extensive</b>
<p>Shrubs, trees, and all signs are blown down. Extensive window and door damages with some complete roof structure failures on small residences. Complete destruction of mobile homes. Low-lying escape routes may be cut by rising water 3-5 hours before arrival of the center of the hurricane. Terrain lower than 10 ft above sea level may be flooded requiring massive evacuation of residential areas as far inland as 2 miles.</p>	<p>Damage to shrubbery and trees with foliage torn off trees and large trees blown down. Mobile homes and poorly constructed signs are destroyed. Some structural damage to small residences and utility buildings with damages to roofing, windows and doors. Evacuation of low-lying residences with several blocks of the shoreline may be required. Low-lying escape routes are cut by rising water 3-5 hours before arrival of the center of the hurricane. Hurricane Opal, 1995, created high winds and a storm surge of 4' locally. Although 90 miles off-shore, Hurricane Elena, 1985, caused heavy beach erosion in Santa Rosa County.</p>

<b>Hurricane Category 5</b>	<b>155&gt;</b>	<b>135&gt;</b>	<b>&gt; 18</b>	<b>Catastrophic</b>	<p>All shrubs, trees, and signs blown down. Complete destruction of mobile homes. Complete roof failure on many residences and industrial buildings. Severe and extensive window and door damage as glass shatters. Some complete building failures. Small utility buildings blown over or away. Major damage to lower floors of all structures &lt; 15' above sea level with 500 yards of shore. Low-lying escape routes are cut by rising water 3-5 hours before arrival of the center of the hurricane. Massive evacuation of residential areas on low ground within 5-10 miles of the shoreline may be required. In 1969 Hurricane Camille hit Mississippi with winds of 200 mph and a 24' storm surge. It has been ranked as the second most intense hurricane to hit the U.S. and the fifth most expensive U.S. hurricane. Hurricane Andrew, 1992, came ashore in Dade County with 165 mph winds and a 17' storm surge. It has been ranked as the third most intense hurricane to hit the U.S. and the first most expensive U.S. hurricane.</p>
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# **DIRECTORY OF LOCAL GOVERNMENT OFFICIALS FOR INFORMATION REGARDING FLOODING, FLOOD MITIGATION OR OTHER FLOOD-RELATED INQUIRIES**

Santa Rosa County has an Interlocal agreement with the City of Gulf Breeze, City of Milton and the Town of Jay to maintain all the records in relation to the Flood Insurance Rate Maps, Elevation Certificates and associated documentation.

<b>Jurisdiction</b>	<b>Inquiry</b>	<b>Department</b>	<b>Contact Name</b>
<b>Santa Rosa County and the Town of Jay</b>	Flood Information Floodplain Development Flood Maps	Development Services Floodplain Manager	Karen Thornhill, CFM (850) 981-7029 <a href="mailto:karent@santarosa.fl.gov">karent@santarosa.fl.gov</a>
	Mitigation Grants	Grants	Sheila Harris (850) 983-1848
	Drainage	Public Works	(850) 626-0191
<b>City of Gulf Breeze</b>	Floodplain Development	Department of Community Services	Shane Carmichael (850) 934-5109 <a href="mailto:ccarmich@ci.gulf-breeze.fl.us">ccarmich@ci.gulf-breeze.fl.us</a>
	Flood Information Floodplain Development Flood Maps	Development Services Floodplain Manager	Karen Thornhill, CFM (850) 981-7029 <a href="mailto:karent@santarosa.fl.gov">karent@santarosa.fl.gov</a>
	Drainage	Public Services	Vernon Prather (850) 916-4184
<b>City Of Milton</b>	Flood Information Floodplain Development Flood Maps	Development Services Floodplain Manager	Karen Thornhill, CFM (850) 981-7029 <a href="mailto:karent@santarosa.fl.gov">karent@santarosa.fl.gov</a>
	Development Orders Flood Information	Planning Department	Tim Milstead (850) 983-5440 <a href="mailto:tim.milstead@ci.milton.fl.us">tim.milstead@ci.milton.fl.us</a>
	Drainage	Public Works	Brian Watkins (850) 983-5410
<b>Okaloosa County</b>	Sherry Reed (850) 651-7180 <a href="mailto:sreed@co.okaloosa.fl.us">sreed@co.okaloosa.fl.us</a>		
<b>Walton County</b>	Jonathan P. Bilby, CFM, MCP (850) 267-1955 <a href="mailto:biljonathan@co.walton.fl.us">biljonathan@co.walton.fl.us</a>		

**\*\*Copies of Elevation Certificates are available upon request at the Santa Rosa County Development Services Department. Please ask for the Floodplain Manager or call (850) 981-7029.**

## **REPAIRING OR IMPROVING A STRUCTURE IN A FLOOD ZONE**

Ok, so you want to repair or improve your structure. There are several things you will need to know. First of all, you need to contact the Floodplain Manager, Karen Thornhill (850) 981-7029 at the Santa Rosa County Development Services Department. You will need to have a copy of your Elevation Certificate. You will need to know what you want to do and an estimated cost of the project.

### **Why?**

Elevation Certificate: This is required to ensure the structure meets or exceeds the current elevation requirement. If the structure does then, great! If not, because of Substantial Damage/Substantial Improvement requirements a structure can only be repaired or improved up to 50% of the market value of the structure before the damage was done or improvement was started. This rule was put into place so that structures which do not meet the current elevation requirements are not improved dramatically or when severely damaged are repaired, just so they can flood again and again. This is so that the cost of flood insurance can remain affordable to all. Once the Floodplain Manager determines if the structure meets the elevation requirement, then a building permit can be issued provided that all other documentation meets the Building Code. If the structure does not meet the elevation requirement then the Floodplain Manager will instruct the contractor or owner as to any additional documentation that may be required before a permit may be issued.

## **FEDERAL EMERGENCY MANAGEMENT AGENCY FLOOD INSURANCE RATE MAP (FIRM) COMMUNITY NUMBERS**

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<b><u>COMMUNITY</u></b>	<b><u>COMMUNITY NUMBER</u></b>
City of Gulf Breeze	120275
City of Milton	120276
Town of Jay	120339
Santa Rosa County Unincorporated	120274
County Wide Community Number	12113C

**FOR MORE INFORMATION ON  
FLOOD INSURANCE AND FLOOD PROTECTION**

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- 1) **To obtain more information about Flood Insurance Rate Maps (FIRM), Flood Boundary and Floodway Maps for a specific community (a nominal fee may be charged):**

Federal Emergency Management Agency / NFIP

Map Service Center

P. O. Box 1038

Jessup, MD 20794-1038

(800) 358-9616 or fax: (800) 358-9620

Hours: 8 am to 8 pm, EST, Monday through Friday

If possible, have specific the panel number found on the map and the community number available (please see attached list for community numbers; for unincorporated Santa Rosa County - Community No. 120274). **Fees** start at \$4.00 per paper map or digital maps on CD; \$2.50 per downloaded FIRM; and \$9.00 for paper, \$6.00 for CD and \$5.00 for download for flood studies. Plus shipping and handling charges. Prices are as of December 2008.

FEMA Map Assistance Center (information about flood hazard maps and **map changes**) (887) 336-2627

Information is also available on the Internet at: [www.fema.gov/maps/](http://www.fema.gov/maps/)

Information regarding LOMA's and LOMA-F's is available on-line. Tutorials with helpful tips and links, and interactive forms available for downloading can be found at:

[www.fema.gov/mit/fhm/ot\\_lmreg.shtm](http://www.fema.gov/mit/fhm/ot_lmreg.shtm)

**Historic Flood Maps** are now located on the internet at the FEMA Map Service Center or you can contact the Santa Rosa County Floodplain Manager at the number listed below.

**For information about the Flood Insurance Rate Maps for Santa Rosa County:**

Santa Rosa County Development Services Department

Floodplain Manager

6051 Old Bagdad Highway, Room 202

Milton, FL 32583

(850) 981-7029

[karent@santarosa.fl.gov](mailto:karent@santarosa.fl.gov)

[www.santarosa.fl.gov](http://www.santarosa.fl.gov)

Please have the 19-digit parcel Identification Number for the property.

## **Local Flood Zone Map Information**

**(FLOOD INSURANCE RATE MAP'S OR FIRM'S)**

**FOR ALL OF SANTA ROSA COUNTY ARE AVAILABLE FOR VIEWING AT THE SANTA ROSA COUNTY DEVELOPMENT SERVICES DEPARTMENT DURING REGULAR BUSINESS HOURS.**

**WRITTEN FLOOD DETERMINATIONS ARE AVAILABLE UPON REQUEST AT NO CHARGE. ASK FOR KAREN THORNHILL, FLOODPLAIN MANAGER.**

**SEE OUR DIGITAL FLOOD MAPS ON LINE AT**

**[HTTP://SANTAROSA.ROKTECH.NET/GOMAPS/](http://santarosa.roktech.net/gomaps/)**

**FLOOD INSURANCE STUDIES AVAILABLE ONLINE AT**

**[HTTP://WWW.SANTAROSA.FL.GOV/PERMITS/FLOOD.HTML](http://www.santarosa.fl.gov/permits/flood.html)**

**If you need assistance with the digital flood maps on line, please contact**

**Karen Thornhill, Floodplain Manager at 850-981-7029.**

### **2) For questions about the National Flood Insurance Program (NFIP):**

Federal Emergency Management Agency

Region IV

3003 Chamblee Tucker Road

Atlanta, GA 30341

Telephone: (770) 220-5400

Fax: (770) 220-5230

FEMA World Wide Web Site:

[www.fema.gov](http://www.fema.gov)

Federal Emergency Management Agency National Flood Insurance Program (NFIP):

For general flood information: (800) 427-4661

For lender questions on flood policy coverage and rates: (800) 611-6125

For insurance agent questions on policy coverage and rates: (800) 720-1093

FEMA's NFIP Website: [www.FLOODSMART.GOV](http://www.FLOODSMART.GOV)

This site provides information on preparing homes for flooding, tools for assessing flood risk and estimating flood insurance rates, and listings of local flood insurance agents, and information on types of flood policies, coverage, terms, and costs, including 10 questions to ask your flood insurance agent.

NFIP Forms and FEMA Publications:

FEMA Distribution Center

P.O. Box 2012

Jessup, MD 20794-2012

Telephone: (800) 480-2520

Fax: (301) 497-6378

Some publications are available from the FEMA website at: [www.fema.gov](http://www.fema.gov)

The publications are informative in the areas of the National Flood Insurance Program, flood insurance, and flood mitigation. In addition to being available through the FEMA Distribution Center, the on-line publications can be down loaded



and printed. Follow the directions below to find the publications on the FEMA website [www.fema.gov](http://www.fema.gov):

From FEMA's home page, go to "Library" in the margin on the left-hand side.

Under Library, click on "Preparation and Prevention". FEMA's Library web page will be displayed. Scroll down the page to investigate the publications under each group heading: General Publications, Insurance Professional Publications, Lender Publications, Flood Hazard Mapping, Floodplain Management, Floods, Hurricanes, and other group headings. The publications include books, booklets/information sheets, and reports/newsletters. Choose the publication to be viewed, downloaded, or printed. Some of the publications that may be of interest are listed below.

**General Publications:**

- "Answers to Questions About the National Flood Insurance Program"
- "Avoiding Flood Damage: A Checklist for Homeowners"
- "Coping With a Flood – Before, During and After"
- "How the NFIP Works"
- "How You Can Benefit From the New ICC Endorsement"
- "Myths and Facts About the NFIP"
- "Preferred Risk Policy"
- "Things You Should Know About Flood Insurance"
- "Tips On Handling Your Flood Insurance Claim"
- "Top 10 Facts Every Consumer Needs to Know About the NFIP"
- "What You Need to Know About Federal Disaster Assistance and National Flood Insurance"
- "Why You Should Have a Preferred Risk Policy"
- "Your Homeowners Insurance Doesn't Cover Floods"

**Insurance Professional Publications:**

- "Flood Insurance Manual"
- "Top 10 Facts Every Insurance Agent Needs to Know About the NFIP"

**Lender Publications:**

- "Mandatory Purchase of Flood Insurance Guidelines"
- "Top 10 Facts Every Lender Needs to Know About the NFIP"

**Flood Hazard Mapping:**

- "Mitigation's Flood Hazard Mapping Services"

**Floodplain Management:** (Floodproofing structures)

- "Above the Flood: Elevating Your Floodprone House"
- "Answers to the Questions About Substantially Damaged Buildings" (also assists with the "50% Rule" for additions to pre-FIRM structures)
- "Design Guidelines for Flood Damage Reduction"
- "Elevated Residential Structures"
- "Protecting Building Utilities from Flood Damage"
- "Repairing Your Flooded Home"

**“Homeowners Guide to Retrofitting: Six Ways to Protect Your House from Flooding”**

**Floods:**

“How To Series: Protecting Your Property from Flooding” - a mitigation series of publications on protecting homes and businesses from disasters including flooding and winds from hurricanes.

**Hurricanes:**

“After A Flood: The First Steps”

“Against the Wind, Protecting Your Home from Hurricane Wind Damage”

“Avoiding Hurricane Damage: A Checklist for Homeowners”

“Coastal Construction Manual”

“How To Series: Protecting Your Property from Wind” - a mitigation series of publications on protecting homes and businesses from disasters including flooding and winds from hurricanes.

**Planning and Preparing:**

“Disaster Plan for Families”

“Disaster Preparedness”

“Disaster Preparedness for People with Disabilities”

“Emergency Preparedness Checklist”

“Family Disaster Plan”

“Surviving the Storm for Floods”

“Understanding Your Risks”

Other sources of publications and information include:

Charles Speights, State NFIP Coordinator  
Florida Department of Community Affairs  
Division of Emergency Management  
Bureau of Recovery and Mitigation  
Hurley Rudd EOC  
2555 Shumard Oak Boulevard  
Tallahassee, FL 32399-2100  
Telephone: (850) 413-9960  
E-mail: [Charles.Speights@dca.state.fl.us](mailto:Charles.Speights@dca.state.fl.us)

Santa Rosa County  
Development Services Department  
6051 Old Bagdad Highway  
Room 202  
Milton, FL 32583  
(850) 981-7000

[www.FloridaDisaster.org](http://www.FloridaDisaster.org)

Visit your local library.

**3) For more information about flood insurance:**

Contact Your Local Insurance Agent

To locate insurance agencies/agents in your area that are currently writing flood insurance policies call the National Flood Insurance Program toll free at (800) 720-1093.

OR

Look on the Internet at [www.FLOODSMART.GOV](http://www.FLOODSMART.GOV)

This site provides information on preparing homes for flooding, tools for assessing flood risk and estimating flood insurance rates, and listings of local flood insurance agents, and information on types of flood policies, coverage, terms, and costs, including 10 questions to ask your flood insurance agent.

Or contact (formerly the Florida Department of Insurance) at:

Florida Department of Financial Services – Insurance Also:

200 E. Gains Street

Tallahassee, FL 32399-0308

Updates

Telephone: (850) 413-3140

Consumer Helpline: (800) 342-2762

FDFS's website: [www.fldfs.com](http://www.fldfs.com)

Office of Insurance Regulation  
for Hurricane (assistance)

[www.fldfs.com/companies/](http://www.fldfs.com/companies/)

**4) For questions regarding the National Flood Insurance Program (NFIP) / Community Rating System (CRS) Program:**

Federal Emergency Management Agency

Region IV

3003 Chamblee Tucker Road

Atlanta, GA 30341

Telephone: (770) 220-5400

FEMA's NFIP Website:

[www.fema.gov/nfip](http://www.fema.gov/nfip)

FEMA's CRS Website:

[www.fema.gov/nfip/crs.htm](http://www.fema.gov/nfip/crs.htm)

Insurance Service Office, Inc. / Community Rating System

Sherry Harper, CFM, CRS Specialist

Telephone: (850) 682-1998

[sharper@iso.com](mailto:sharper@iso.com)

Charles Speights, State NFIP Coordinator

Florida Department of Community Affairs

Division of Emergency Management

Hurley Rudd EOC

2555 Shumard Oak Boulevard

Tallahassee, FL 32399-2100

Telephone: (850) 413-9960

[www.FloridaDisaster.org/brm/crs/Community\\_rating\\_system.htm](http://www.FloridaDisaster.org/brm/crs/Community_rating_system.htm)

[www.FloridaDisaster.org/brm/crs/crs\\_classifications.htm](http://www.FloridaDisaster.org/brm/crs/crs_classifications.htm)

[www.FloridaDisaster.org/brm/crs/crs\\_activities.htm](http://www.FloridaDisaster.org/brm/crs/crs_activities.htm)

Santa Rosa County

Development Services Department

6051 Old Bagdad Highway

Room 202

Milton, FL 32583

(850) 981-7029

**5) For questions regarding flood protection and floodproofing:**

Federal Emergency Management Agency  
Region IV  
3003 Chamblee Tucker Road  
Atlanta, GA 30341  
Telephone: (770) 220-5400  
[www.fema.gov/nfip](http://www.fema.gov/nfip)  
[www.fema.gov/mit](http://www.fema.gov/mit)

Executive Director  
Assoc of State Floodplain Managers  
2809 Fish Hatchery Road, Ste 204  
Madison, WI 53713  
Telephone: (608) 274-0123  
[www.floods.org](http://www.floods.org)

U.S. Army Corps of Engineers, Jacksonville District  
Prudential Building  
701 San Marco Boulevard  
Jacksonville, FL 32207  
Telephone: (904) 232-2568  
[www.saj.usace.army.mil](http://www.saj.usace.army.mil)

Tampa Regulatory Office  
10117 Princess Palm Drive;  
Suite 120  
Tampa, FL 33610  
Telephone: (813) 769-7060

Santa Rosa County Development Services Department  
6051 Old Bagdad Hwy, Room 202  
Milton, FL 32583  
Telephone: (850) 981-7000  
[www.santarosa.fl.gov](http://www.santarosa.fl.gov)

**6) For questions regarding evacuation, evacuation zones, evacuation routes and evacuation shelters in Santa Rosa County:**

Santa Rosa County Emergency Management  
4499 Pine Forest Rd  
Milton, FL 32583  
Telephone: (850) 983-5360  
<http://www.santarosa.fl.gov/emergency/index.html>

**7) For questions regarding floodplain management in Santa Rosa County**

Santa Rosa County Development Services Dept. Conservation 6051 Old Bagdad Hwy, Room 202 Milton, FL 32583  Telephone: (850) 981-7029 <a href="http://www.santarosa.fl.gov">www.santarosa.fl.gov</a>	Natural  Service, Florida Office Federal Building, Room 248 P.O. Box 1208 Gainesville, FL 32602	Resources
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Telephone: (352) 377-8732

**8) For more information and publications regarding floodplain management or natural and beneficial functions of floodplains:**

NORTHWEST FLORIDA WATER MANAGEMENT DISTRICT

Northwest Florida Water Management District

Ron Bartell

2261 West Nine Mile Road

Pensacola, FL 32534

Telephone: (850) 484-5125

Floodplain Management Resource Center

Natural Hazards Research and Applications Information Center

University of Colorado

Campus Box 428

Boulder, CO 80309 - 0482

Telephone: (303) 492-6818

U.S. Environmental Protection Agency,

Office of Wetlands, Oceans and Watersheds

1200 Pennsylvania Avenue, N. W.

Washington, D.C. 20460

Telephone: (202) 566-1300

[www.epa.gov/owow](http://www.epa.gov/owow)

**9) Post-Disaster Recovery:**

FEDERAL EMERGENCY MANAGEMENT AGENCY, FEMA [www.fema.gov](http://www.fema.gov)

First check to see if the County has been designated for assistance following recent disaster and emergency declarations. If so, check online for Recovery Information and Register for Disaster Assistance Online or call: (800) 621-FEMA (3362)

FEMA's website has online links for "FEMA: The Disaster Assistance Process for Individuals". Download or view the booklet "*Help After a Disaster: Applicant's Guide to the Individuals & Households Program*".

**DISASTER CONTRACTORS NETWORK.**

[www.dcnonline.org](http://www.dcnonline.org)

This organization can be used by homeowners and contractors. This site can help confirm or check the status of a contractor's state license, provide updates on the availability of building materials, and provide advice on home and business repairs. Homeowner information on the site can assist in hiring a contractor, rebuild after a storm, check to see if a contractor is licensed in the state of Florida ([www.myfloridalicense.com](http://www.myfloridalicense.com)), provide information on roofing, and provide tips for filing flood insurance claims.

Also, this Network provides contractors with information and resources needed to help customers successfully repair or rebuild their home after a disaster. Contractors can post their critical needs or the availability for labor, equipment or

materials. The site creates a database for materials and labor, and assists in locating loans for businesses. Also the Network can assist businesses in creating disaster strategies that will limit losses and help companies recover to get back to normal business.

**10) For other information:**

**FLASH: Federal Alliance for Safe Homes**

[www.flash.org](http://www.flash.org)

FLASH, Inc. is a non-profit, 501(c)3 organization dedicated to promoting disaster safety and property loss mitigation. This organization promotes life safety, property protection and economic well-being by strengthening homes and safeguarding families from natural and manmade disasters. The website offers considerable information on how to fortify and protect your home from wind and flood damage.

SANTA ROSA COUNTY PROPERTY APPRAISER

Main Office

Website: <http://www.srcpa.org>

or

Santa Rosa County  
Administrative Center  
6495 Caroline Street  
Milton, FL 32570

Email: [info@srcpa.org](mailto:info@srcpa.org)

Telephone: (850) 983-1880  
Fax: (850) 623-1284

**SANTA ROSA COUNTY CONSUMER PROTECTION -**

For tips on the following:

Hiring a competent, licensed contractors for construction and home repairs

(also contact the Santa Rosa County Development Services Department 850-981-7000);

Charitable solicitations;

Price gouging during a State of Local Emergency;

Insurance claim adjusters for hire; and

Motor vehicle repairs.

The State of Florida has recently developed the Florida Wind Insurance Incentives Web Site. This web site allows Florida homeowners and builders to search for wind insurance incentives that are available for building features that reduce damage during high wind events like hurricanes. Building features that reduce wind damage include improved roof shingles, strong roof decks, hurricane clips/straps, impact resistant glazing or shutter protection for windows, roof shape and other construction techniques. This project resulted from the amendments to the Florida Building Code to require insurance companies to offer insurance rate adjustments for the new code and requirements.

<http://www.floridacommunitydevelopment.org/mitdb/>

Florida Attorney General for consumer fraud: (800) 414-3300

Fraud Hotline: (866) 966-7226

FEMA Fraud Detection: (800) 323-8603

## **Fun Information for Children!**

Federal Emergency Management Agency: FEMA kids site at

<http://www.fema.gov/kids/index.htm>

**Coloring books:** <http://www.fema.gov/kids/games/colorbk/index.htm> and

[http://www.fema.gov/kids/games/colorbk/original\\_color.htm](http://www.fema.gov/kids/games/colorbk/original_color.htm)

**Kids stories:** <http://www.fema.gov/kids/stories.htm> and

<http://www.fema.gov/kids/twins>

To order free books and coloring books for children, go to the FEMA links above or <http://www.fema.gov/kids/freebks.htm> First find the books you want to order from the website. Then, parents can call 1-800-480-2520 and ask for the books by title.